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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hartley C. Starkman :  
: Art Unit: 3624  
Serial No.: 09/751,812 :  
: Examiner: Lalita M. Hamilton  
Filed: December 29, 2000 :  
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For: METHODS AND SYSTEMS :  
FOR COLLECTIONS MODEL :  
FOR LOANS :

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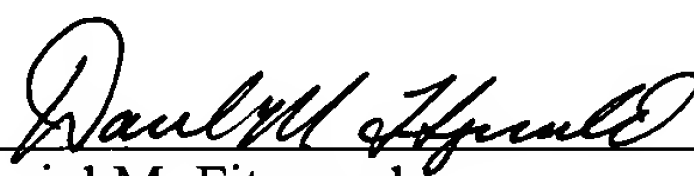
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Respectfully submitted,

  
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